

IN RE:

GRETCHEN M. STEWART

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-25818 JAD

Chapter 13

Document No.: 87

ORDER OF COURT

AND NOW, this 31st day of January, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
1/31/17 10:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE jsf

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gretchen M. Stewart
 Debtor

Case No. 11-25818-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: pdf900

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 Total Noticed: 53

Date Rcvd: Jan 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2017.

db +Gretchen M. Stewart, 125 Union Street, Munhall, PA 15120-3007
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13201728 +ADT Security, PO Box 371967, Pittsburgh, PA 15250-7967
 13201727 +Adelphia, P.O. Box 371449, Pittsburgh, PA 15250-7449
 13201729 +American Express Centurion Bank, c/o Weltman, Weinberg & Reis Co. LPA, 1400 Koppers Building, 436 Seventh Ave., Pittsburgh, PA 15219-1842
 13231150 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13201731 Avon Products, 2100 Ogletown Road, Newark, DE 19712-0001
 13201732 +Bank of America/Hilco Receivable, c/o David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 13201733 +Centers For Rehab Services, P.O. Box 200661, Pittsburgh, PA 15251-0661
 13201734 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
 13201735 +Citibank, P.O. Box 183060, Columbus, OH 43218-3060
 13201740 DSNB Bank Visa, Po Box 18008, Hauppauge, NY 11788-8808
 13208395 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 13201738 +Directv, c/o Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 13201739 +Directv, c/o CBE Group Inc., 131 Tower Park Drive, Suite 100 P.O. Box 900, Waterloo, IA 50701-9589
 13253818 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-2702
 13201742 +East Suburban Rehab Associates, 2380 McGinley Road, Monroeville, PA 15146-4400
 13273830 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 13231023 +FV-I, Inc. in trust for Morgan Stanley, Mortgage Capital Holdings LLC, c/o Rosicki, Rosicki & Associates P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13201745 +Fast Loans at Dollar Smart, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 13201746 +First Commonwealth Bank, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 13180488 +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
 13201749 +Household Credit Services, P.O. Box 98706, Las Vegas, NV 89193-8706
 13201751 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13201752 +Macy's, P.O. Box 8218, Mason, OH 45040-8218
 13201754 +Mercy Hospital, 1400 Locust Street, Pittsburgh, PA 15219-5166
 13201755 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13201756 +Orthopedic Associates PC, c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
 13201757 +Pennsylvania American Water, c/o Central Credit Control, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13201760 +Robert S. Heilbronner DMD, 4123 Main Street, Munhall, PA 15120-3368
 13340959 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 13201762 +Sprint, c/o Source Receivables Management, 3859 Battleground Ave., Suite 303, Greensboro, NC 27410-9802
 13201764 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
 13201766 +UPMC Physician Services, c/o Credit Management Company, 212 Noblestown Road, Pittsburgh, PA 15242
 13201767 +Verizon On-line, P.O. Box 3097, Bloomington, IL 61702-3097
 13201768 Wells Fargo Auto Finance Inc., c/o Swartz, Lovejoy & Associates, 16th Floor Law And Finance Building, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2017 01:34:43
 Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 01 2017 01:30:25
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 13201730 +E-mail/Text: EBNProcessing@afni.com Feb 01 2017 01:34:30 Anderson Financial, P.O. Box 3097, Bloomington, IL 61702-3097
 14187061 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2017 01:34:43
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 13225860 E-mail/PDF: rmscedi@recoverycorp.com Feb 01 2017 01:24:39 Capital Recovery IV LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13201737 +E-mail/Text: EBNProcessing@afni.com Feb 01 2017 01:34:30 Directv, c/o Afni Inc., 1310 MLK Drive, Bloomington, IL 61701-1465
 13201741 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Feb 01 2017 01:34:52 Duquesne Light, c/o Peter Ashcroft, Bernstein Lawm Office, 707 Grant Street, Pittsburgh, PA 15219-1900
 13201744 +E-mail/Text: eggssupportservices@egsccorp.com Feb 01 2017 01:34:33 Equitable Gas Company, c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308
 13201747 +E-mail/PDF: gecscdi@recoverycorp.com Feb 01 2017 01:25:05 GEMB/American Eagle, P.O. Box 981400, El Paso, TX 79998-1400

District/off: 0315-2

User: bsil
Form ID: pdf900

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Total Noticed: 53

Date Rcvd: Jan 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13201750 +E-mail/Text: bk@investment-retrievers.com Feb 01 2017 01:34:26 Investment Retreiver,
P.O. Box 4733, El Dorado Hills, CA 95762-0023
13201753 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 01 2017 01:34:24 MCM, P.O. Box 12421,
P.O. Box 1259, Oaks, PA 19456-1259
13537004 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 01 2017 01:30:25 Midland Funding LLC,
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13201758 +E-mail/Text: egssupportservices@egscorp.com Feb 01 2017 01:34:33 PNC Bank,
c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308
13201759 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 01 2017 01:34:50
Progressive Advanced Insurance Co., c/o Credit Collection Services, Two Wells Ave.,
Newton Center, MA 02459-3225
13244042 E-mail/Text: appebnmailbox@sprint.com Feb 01 2017 01:34:20 Sprint Nextel Correspondence,
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
13201763 +E-mail/Text: PFS.Analyst@stclair.org Feb 01 2017 01:34:46 St. Clair Hospital,
1000 Bower Hill Road, Pittsburgh, PA 15243-1899
13201765 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 01 2017 01:34:50 Travelers Insurance,
c/o Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Bayview Loan Servicing, LLC, A Delaware Limited Li
cr Bayview Loan Servicing, LLC, a Delaware Limited Li
cr Duquesne Light Company
cr FV- I, Inc. in trust for Morgan Stanley Mortgage C
cr* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001,
Malvern, PA 19355-0701
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
13201736* +Citibank, P.O. Box 183060, Columbus, OH 43218-3060
13201748* +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center,
701 Market Street, Philadelphia, PA 19106-1541
13201761* +Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
13201743 ##+Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970
13180489 ##+Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
TOTALS: 4, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Gretchen M. Stewart julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10